

SECTION 1

Signing up for Medicare

Will I get Part A and Part B automatically?

If you're already getting benefits from Social Security or the Railroad Retirement Board (RRB), you'll automatically get Part A and Part B starting the first day of the month you turn 65. (If your birthday is on the first day of the month, Part A and Part B starts the first day of the prior month.)

If you're under 65 and have a disability, you'll automatically get Part A and Part B after getting 24 months of disability benefits, either from Social Security or certain disability benefits from the RRB.

If you live in Puerto Rico, you don't automatically get Part B. You must sign up for it. Go to page 16.

If you have ALS (amyotrophic lateral sclerosis, also called Lou Gehrig's disease), you'll get Part A and Part B automatically the month your Social Security disability benefits begin.

If you automatically get Medicare, you'll get your red, white, and blue Medicare card in the mail 3 months before your 65th birthday or 25th month of disability benefits, and you don't need to pay a **premium** for Part A (sometimes called "premium-free Part A"). Most people choose to keep Part B. If you don't want Part B, let us know before the coverage start date on your Medicare card. If you do nothing, you'll keep Part B and pay Part B premiums through your Social Security or RRB benefits. If you have other coverage and need help deciding if you should keep Part B, go to page 19. **If you choose not to keep Part B but decide you want it later, you may have a delay in getting Medicare Part B coverage because you can only sign up at certain times. You may also have to pay a late enrollment penalty for as long as you have Part B.** Go to page 23.

Will I have to sign up for Part A and/or Part B?

If you're close to 65, but NOT getting Social Security or RRB benefits, you'll need to sign up for Medicare. Visit [SSA.gov/medicare](https://www.ssa.gov/medicare) to apply for Part A and Part B. You can also contact Social Security 3 months before you turn 65 to set up an appointment. If you worked for a railroad, contact the RRB.

In most cases, if you don't sign up for Part B when you're first eligible, you may have a delay in getting Medicare Part B coverage in the future because you can only sign up at certain times. **You may also have to pay a late enrollment penalty for as long as you have Part B.** Go to page 23.

If you have End-Stage Renal Disease (ESRD) and want Medicare, you'll need to sign up for it. Contact Social Security to find out when and how to sign up for Part A and Part B. For more information, visit [Medicare.gov/publications](https://www.medicare.gov/publications) to review the booklet, "Medicare Coverage of Kidney Dialysis & Kidney Transplant Services."

Important!

If you live in Puerto Rico and get benefits from Social Security

or the RRB, you'll automatically get Part A the first day of the month you turn 65 or after you get disability benefits for 24 months. However, if you want Part B, you'll need to sign up for it by completing an "Application for Enrollment in Part B Form" (CMS-40B). To get this form in English and Spanish, visit: [Medicare.gov/basics/forms-publications-mailings/forms/enrollment](https://www.medicare.gov/basics/forms-publications-mailings/forms/enrollment). If you don't sign up for Part B when you're first eligible, you may have a delay in getting Part B coverage in the future because you can only sign up at certain times. **You may also have to pay a late enrollment penalty for as long as you have Part B.** Go to page 23.

Where can I get more information?

Call Social Security at 1-800-772-1213 for more information about your Medicare eligibility and to sign up for Part A and/or Part B. TTY users can call 1-800-325-0778. If you worked for a railroad or get RRB benefits, call the RRB at 1-877-772-5772. TTY users can call 1-312-751-4701.

You can also get free, personalized health insurance counseling from your State Health Insurance Assistance Program (SHIP). Go to pages 115-118 for the phone number of your local SHIP.

After you've signed up for Medicare Part A and/or Part B, it's time to look at your coverage options. People get Medicare coverage in different ways. To get the most out of your coverage, review all of your options and decide what best meets your needs. Go to pages 11-13 for more details.

If I didn't get Part A and Part B automatically, when can I sign up?

If you didn't automatically get **premium-free Part A** (for example, because you're still working and not yet getting Social Security or Railroad Retirement Board (RRB) benefits), you can sign up for it any time after you're first eligible for Medicare. Go to page 22 for more information.

In this example, your Part A coverage will go back (retroactively) 6 months from when you sign up for Part A or apply for Social Security or RRB benefits, but no earlier than the first month you're eligible for Medicare. Depending on how you become eligible for Part A, the retroactive period may be different.

You can only sign up for Part B during the enrollment periods listed on the next page.

Important!

Remember, in most cases, if you don't sign up for Part A (if you have to buy it) and Part B when you're first eligible, your enrollment may be delayed and you may have to pay a late enrollment penalty. Go to pages 22–23.

What are the Part A and Part B enrollment periods?

You can only sign up for Part B (and/or Part A if you have to buy it) during these enrollment periods.

Initial Enrollment Period

Generally, you can first sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65 and ends 3 months after the month you turn 65. If your birthday is on the first of the month, your 7-month period starts 4 months before the month you turn 65 and ends 2 months after the month you turn 65.

Example: If you turn 65 on June 2, your 7-month period would begin in March and end in September. If you turn 65 on June 1, your 7-month period would begin in February and end in August.

If you sign up for Part A and/or Part B during the first 3 months of your Initial Enrollment Period, in most cases, your coverage begins the first day of your birthday month. However, if your birthday is on the first day of the month, your coverage starts the first day of the prior month.

If you sign up the month you turn 65 or during the last 3 months of your Initial Enrollment Period, your coverage starts the first day of the month after you sign up.

Special Enrollment Period

After your Initial Enrollment Period is over, you may have a chance to sign up for Medicare during a Special Enrollment Period. For example, if you didn't sign up for Part B (or Part A if you have to buy it) when you were first eligible **because you have group health plan coverage based on current employment** (your own, a spouse's, or a family member's if you have a disability), you can sign up for Part A and/or Part B:

- Any time you're still covered by the group health plan
- During the 8-month period that begins the month after the employment ends or the coverage ends, whichever happens first

Your coverage starts the first day of the month after you sign up. Usually, you won't have to pay a late enrollment penalty if you sign up during a Special Enrollment Period. This period doesn't apply if you're eligible for Medicare based on End-Stage Renal Disease (ESRD), or you're still in your Initial Enrollment Period.

To sign up for Part A and/or B, contact Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Important!

COBRA (Consolidated Omnibus Budget Reconciliation Act) coverage, retiree health plans, VA coverage, and individual health insurance coverage (like coverage through the Health Insurance Marketplace®) aren't considered coverage based on current employment and don't count as employer coverage for a Special Enrollment Period. There may be reasons why you should take Part B instead of, or in addition to, COBRA coverage. You have 8 months after your coverage based on **current employment** ends to sign up for Part B without a penalty, whether or not you choose COBRA. However, if you have COBRA and you're eligible for Medicare, **COBRA may only pay a small portion of your medical costs.** You generally aren't eligible for a Special Enrollment Period to sign up for Medicare when that COBRA coverage ends. Go to page 89 for more information about COBRA coverage. To avoid paying a penalty, make sure you sign up for Medicare when you're first eligible. If you have retiree coverage, it **may not** pay for your health services if you don't have both Part A and Part B.

Exceptional situations for a Special Enrollment Period

There are other circumstances where you may be able to sign up for Medicare during a Special Enrollment Period. You may be eligible if you miss an enrollment period because of certain exceptional circumstances, like being impacted by a natural disaster or an emergency, incarceration, employer or health plan error, losing **Medicaid** coverage, or other circumstances outside of your control that Medicare determines to be exceptional. For more information, visit [Medicare.gov](https://www.Medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Important!

If you recently lost Medicaid and you now qualify for Medicare, but didn't sign up for Medicare when you first became eligible, you may be able to sign up for Part A and Part B without paying a late enrollment penalty. If you already have Medicare but lost Medicaid, you also have coverage options. For more information, check out the "Losing Medicaid?" fact sheet at go.Medicare.gov/losingmedicaid.

General Enrollment Period

If you have to pay for Part A but don't sign up for it and/or don't sign up for Part B (for which you must pay **premiums**) during your Initial Enrollment Period, and you don't qualify for a Special Enrollment Period, you can sign up during the General Enrollment Period from January 1–March 31 each year. **You may have to pay a higher Part A and/or Part B premium for late enrollment.** Go to pages 22–23.

When you sign up during the General Enrollment Period, your coverage starts the first day of the month after you sign up.

Not sure if you qualify for an enrollment period? Visit [Medicare.gov](https://www.Medicare.gov), or call 1-800-MEDICARE.

I have other health coverage. Should I get Part B?

This information can help you decide if you should get Part B based on the type of health coverage you may have.

Employer or union coverage

If you or your spouse (or family member if you have a disability) **are still working** and you have health coverage through that employer or union, go to page 21 to find out how your coverage works with Medicare. You can also contact the employer or union benefits administrator for information. This includes federal or state employment and active-duty military service. It might be to your advantage to delay Part B enrollment while you still have health coverage based on your or your spouse's current employment.

Coverage based on current employment doesn't include:

- COBRA (or similar continuation coverage after employment ends)
- Retiree coverage
- VA coverage
- Individual health insurance coverage (like through the Health Insurance Marketplace[®])

TRICARE

If you have TRICARE (health care program for active-duty and retired service members and their families), **you generally must sign up for Part A and Part B when you're first eligible to keep your TRICARE coverage.** However, if you're an active-duty service member or an active-duty family member, you don't have to sign up for Part B to keep your TRICARE coverage. For more information, contact your TRICARE contractor. Go to page 90.

If you have CHAMPVA coverage, you must sign up for Part A and Part B to keep it. Call 1-800-733-8387 for more information about CHAMPVA.

Medicaid

If you have **Medicaid** and don't have Part B, Medicaid may help you sign up for it. Medicare will pay first, and Medicaid will pay second. Medicaid may be able to help pay your Medicare out-of-pocket costs (like **premiums, deductibles, coinsurance, and copayments**).

Call your State Medical Assistance (Medicaid) office for more information and to find out if you qualify. Visit [Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](https://www.Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu), or call 1-800-MEDICARE (1-800-633-4227) to get the phone number for your state's Medicaid office. TTY users can call 1-877-486-2048.

Health Insurance Marketplace®

Even if you have Marketplace coverage (or other individual health coverage that isn't based on current employment), you should generally sign up for Medicare when you're first eligible to avoid the risk of a delay in Medicare coverage and the possibility of a Medicare late enrollment penalty.

Here are some important points to consider if you have Marketplace coverage:

- You need to end your Marketplace coverage in a timely manner when you become eligible for Medicare to avoid an overlap in coverage.
- Once you're considered eligible for premium-free Part A, or already have Part A with a **premium**, you won't qualify for help from the Marketplace to pay your Marketplace plan premiums or other medical costs. If you continue to get help paying for your Marketplace plan premiums after that point, you may have to pay back some or all of the help you got when you file your federal income taxes.

Visit [HealthCare.gov](https://www.healthcare.gov) to connect to the Marketplace in your state and learn more. To find out how to end your Marketplace plan or Marketplace savings when your Medicare coverage begins, visit [HealthCare.gov/medicare/changing-from-marketplace-to-medicare](https://www.healthcare.gov/medicare/changing-from-marketplace-to-medicare). You can also call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

Health Savings Account (HSA)

You aren't eligible to make contributions to an HSA after you have Medicare. To avoid a tax penalty, you should make your last HSA contribution the month before your Part A coverage begins. Premium-free Part A coverage will go back (retroactively) 6 months from when you sign up for Part A or apply for benefits from Social Security or the Railroad Retirement Board (RRB), but no earlier than the first month you're eligible for Medicare. Depending on how you become eligible for Part A, the retroactive period may be different. Review the chart below to help decide when it's best to stop your HSA contributions.

If you sign up for Medicare:	During your Initial Enrollment Period	You can avoid a tax penalty by making your last HSA contribution the month before you turn 65.
	2 months after your Initial Enrollment Period ends	
If you wait to sign up for Medicare:	Less than 6 months after you turn 65	You can avoid a tax penalty by stopping HSA contributions the month before you turn 65.
	6 or more months after you turn 65	You can avoid a tax penalty by stopping HSA contributions 6 months before the month you apply for Medicare.

Note: A Medicare Medical Savings Account (MSA) Plan is similar to an HSA. Go to page 67.

How does my other insurance work with Medicare?

When you have other insurance (like group health plan, retiree health, or [Medicaid](#) coverage) and Medicare, there are rules for whether Medicare or your other coverage pays first.

If you have retiree health coverage (like insurance from your or your spouse's former employment)...	Medicare pays first.
If you're 65 or older, have group health plan coverage based on your or your spouse's current employment, and the employer has 20 or more employees ...	Your group health plan pays first.
If you're 65 or older, have group health plan coverage based on your or your spouse's current employment, and the employer has fewer than 20 employees ...	Medicare pays first.
If you're under 65 and have a disability, have group health plan coverage based on your or a family member's current employment, and the employer has 100 or more employees ...	Your group health plan pays first.
If you're under 65 and have a disability, have group health plan coverage based on your or a family member's current employment, and the employer has fewer than 100 employees ...	Medicare pays first.
If you have group health plan coverage based on your or a family member's employment or former employment, and you're eligible for Medicare because of End-Stage Renal Disease (ESRD)...	Your group health plan pays first for the first 30 months after you become eligible for Medicare. Medicare pays first after this 30-month period.
If you have TRICARE...	Medicare pays first, unless you're on active duty, or get items or services from a military hospital or clinic, or other federal health care provider.
If you have Medicaid...	Medicare pays first.

Important!

If you're still working and have employer coverage through work, contact your employer to find out how your employer's coverage works with Medicare.